

# Payment Scheduler

Setting up the Remittance Scheduler

## Merchant edition

V1.1 OCTOBER 2018

CashFlows<sup>TM</sup>

Maximising payment success

## About this document

This document introduces the use of the Account Management System (AMS) to manage the Payment Scheduler within your Merchant Account to pay automatically remit funds to an external beneficiary account. This document has been written to assist merchants to create their Payment Scheduler, so funds can be auto-remitted to their beneficiary bank account.

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# Setting up your Payment Scheduler

## How does it work?

Funds that have been authorised will go into your Merchant account, and once the arrears days on the transactions (per transaction) has passed, the funds will then become available for remittance to an external beneficiary.

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### Merchant Accounts

Merchant Accounts overview

### Profile details

### Gateway transactions

### Virtual Terminal

To receive these funds into your beneficiary bank account we require you to set up a remittance schedule; the funds will remain in your remittance account (seen as available balance) until a threshold is exceeded (It is at your own discretion as to the minimum threshold amount) and then remitted to an external account - which is the bank you wish for the funds to remit to.

**Note:** If you have multiple currencies, you do need to set up a payment scheduler **per currency**. When creating your scheduler please ensure you are doing so for the correct currency.

## How do I set up my Payment Scheduler?

First you will need to login to your CashFlows Merchant Account at <http://www.cashflows.com/> and click on 'account login' at the top right-hand corner of the screen.

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HOME SOLUTIONS SECTORS PARTNERSHIPS ABOUT US CONTACT US SUPPORT **ACCOUNT LOGIN** **APPLY TODAY**

**Maximising payment success**

Not happy with your current payments provider? **CONTACT US TODAY**

Want an acquirer focused on your customers' needs? **PARTNER WITH CASHFLOWS**

**Accepting payments**  
CashFlows helps businesses accept card payments online. We aim to do this better than anyone with quick, reliable systems designed to grow with your business.

**Maximising payments**  
We're all about more right-first-time sales, more of the time. This means, securing sales, minimising declines and helping you trade worldwide.

**Analysing payments**  
See all your sales in real-time, anytime. Spot fraud. View trends. It's all available in a range of reports at the touch of a button.

About us

Click on the Merchant Account Drop down on the left of the screen and locate the > **Merchant Account Overview**

Along the top menu bar of your merchant account, navigate to > **Account Statement**

## Your Merchant Accounts

Name: CashFlows GBP Merchant Account 1 Currency: GBP Balance: 0.00

Account Statement

Security Statement

Reserve Statement

Then > **Remittance Statement** (hover over and click the drop down) > **Payment Scheduler**



- If you haven't yet created one, you will be prompted to create a **Payment Password**:

### Payment password

Before you can make a payment from your account you will need to create a payments password.  
Please enter a payments password containing at least 7 characters both letters and numbers.

➤ New password

➤ Confirm new password

- Once you have created your password, you will receive an e-mail asking to verify the newly created Payment Password. When you return to the Payment Scheduler again, you will be directed to a page requesting **remittance details**

Account Statement Security Statement Reserve Statement **Remittance Statement** Settlement Batch Report Pricing Plan

**Remittance Schedule Name: CashFlows GBP Merchant Account 1 (A/C: 11891617)**

**Schedule Details**

Please enter a positive Remittance Threshold, and when your remittance account reaches this amount we will automatically remit the full balance to your external Business Bank Account minus any fees.

Remittance Threshold:  GBP

Remittance on all days of week.

**Beneficiary**

Beneficiary:

Beneficiary Name:

**Beneficiary Bank**

Bank Country:

Sort Code:

Account Number:

If you are creating a new scheduler, leave the drop-down box blank

- Enter your **beneficiary bank details** and set up your **remittance balance**. This can be any amount; Once funds in your remittance balance has reached this threshold you have set; the funds will be transferred directly to your chosen bank account.

**\*Remember – the Beneficiary name MUST be the name on the account of where the funds are going.**

**\*If your bank is outside of the U.K, you may be asked for further information**

- Click **update schedule** and You will then be directed to a **Payment Schedule Page**:

To create or amend a beneficiary please enter the code which has just been emailed to you

Please enter your password to confirm the creation of this Payment Schedule

Login Password:

Payment Password:  Character 9:  Character 13:  Character 18:

Beneficiary Passcode:

**Payment Details**

Account: Business Account 11891617

Amount: 1,000.00 GBP

Reference: CashFlows Remittance

**Bank Details**

Beneficiary Name: Test Bank A/c

Bank Country: United Kingdom

Sort Code: 123456

Account Number: 12345678

When you reach the payment page, and are asked for your three passwords, you will need to enter

- **Your login password:** This is your password you use to log into your account



Login Password

- **Payment Password:** You will need to enter three random characters from your Payment Password.



Payment Password Character 4:  Character 5:  Character 7:

- **Beneficiary passcode:** This will be emailed to you as soon as you open this page. Copy and paste the code into the correct field




Beneficiary Passcode

This passcode will be generated as soon as the window opens, and you will receive an email containing this passcode. Please note: **It is imperative that you do NOT close this window**, otherwise a new passcode will be generated and sent out.

Dear 

To confirm the update or addition of beneficiary details to your account, please enter the Beneficiary Passcode below into the confirmation page with the CashFlows' Account Management System.

Beneficiary Passcode: 0366000231623715 

For help and advice about using our Payment Service, please visit our Support Knowledgebase at: <https://emea01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.cashflows.com%2Fsupport%2F&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7Ce1a24c71b172415eb48808d51217b90b%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C0%7C636434815472578466&sdata=WuPy6pxTFiyWlWGb70O1fj9bMzhelyvKih%2F%2F5RTj4U%3D&reserved=0>

If you believe this email to have been sent to you in error and you have not requested an update or addition of beneficiary details to your account, please contact [support@cashflows.com](mailto:support@cashflows.com)

Kind regards,  
Support Team

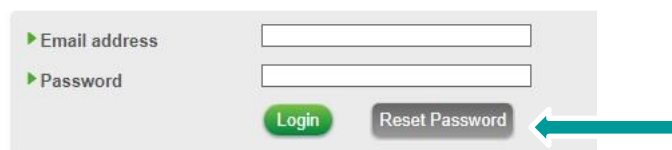
<https://emea01.safelinks.protection.outlook.com/?url=www.cashflows.com&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7Ce1a24c71b172415eb48808d51217b90b%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C0%7C636434815472578466&sdata=ZuMJWCHucEdWngXl3%2Ff8A2ym%2B0mMydPKexEMzU7xQk8%3D&reserved=0>


Click on confirm, and you will be told that the request has been submitted – this means the request to pay out your funds has been accepted.

## What if I can't remember my Login Password?

You can reset your login password by clicking the **'Reset Password'** button on the main CashFlows Login Screen

### Login



▶ Email address   
 ▶ Password   
  



- Click **reset password**

## Reset Password

To reset your password, please enter your email address and select the 'Reset Button'.  
You will then receive an email with instructions enabling you to reset your password.

▶ Email address

**Reset** 

Dear 

Thank you for requesting a password reset for your CashFlows Account

To confirm this request, please follow the URL below:

<https://emea01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fuat.cashflows.com%2Fadmin%2Fpwdchg%3Ftoken%3D01KB6AsJALmf8rLaU7z4phRPVchp%252bEllPXWml2rayfg%2523d%26id%3Dkarina.baker-miles%2540cashflows.com&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7Cecdc7ce521f481bbcd108d51247751f%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C0%7C636435020470375646&sdata=tswmWKPMUB2%2Bv%2FwUmehsiWkgAw5kja33ANTffAQk8RY%3D&reserved=0> 

You will be prompted to enter a new password for your CashFlows Account.

If you believe this e-mail to have been sent fraudulently and you have not requested a password reset, please contact [support@cashflows.com](mailto:support@cashflows.com)

Kind regards,  
CashFlows

- Click the link and create a new Login Password.

## What if I can't remember / don't know my Payment Password?

If you need the password to be reset, please request this in an email to [support@cashflows.com](mailto:support@cashflows.com) / call us and we can do that for you.

You will be sent a link which will let you know that your Payment Password has been reset.

Dear 

Your payment password has been reset as requested.

You will be prompted to enter a new payment password when you try to make a payment from your account.

Note: This email address cannot accept replies. For help and advice about using our Payment Service, please visit our Support Knowledgebase at: <https://emea01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.cashflows.com%2Fsupport%2F&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7C671fe2654d904ce7157108d51240170d%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C0%7C636434988836058174&sdata=LkhBMkc52kUD78vEngvOOTmtUKKibtZq5sBkhDCfbC4%3D&reserved=0>

If you believe this email to have been sent in error and you have not requested a payments password reset, please contact: [support@cashflows.com](mailto:support@cashflows.com).

Kind regards,  
Support Team

<https://emea01.safelinks.protection.outlook.com/?url=www.cashflows.com&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7C671fe2654d904ce7157108d51240170d%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C0%7C636434988836058174&sdata=5WZp6%2FpeOjS29waOhtZ%2FQq3h6rmvLIZGnY7QVBLsBri%3D&reserved=0>


- Return to **the payment scheduler** via the merchant account and you will be asked to **create a new password**

## Payment password

Before you can make a payment from your account you will need to create a payments password.  
Please enter a payments password containing at least 7 characters both letters and numbers.

▶ New password

▶ Confirm new password



- When you have created your password, you will see the following message on your screen

### Payments Password - Thank You

Thank you, a Payments Password has been created for your account.

To verify your payments password we have sent you an email containing a verification link, please select the email's verification link to enable you to make payments from your account.

**“To verify your payments password, we have sent you an email containing a verification line. Please select the e-mail’s verification link to enable you to make payments from your account”**

Click the verification link to confirm the changes made.

Dear [REDACTED]

To verify your payments password, please click on the verification link below. Once verified you will be able to make outgoing payments from your account.

<https://emea01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fuat.cashflows.com%2Fadmin%2Fpwd%3Ftoken%3DnYvEXtUkcpdRkszc2Fk9Pustld27Fz%252FvRcx7n%252F%253d%26id%3Dkarina.baker-miles%2540cashflows.com&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7C4f42ceb6116b4defcd0508d51243c449%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C636435004627199011&sdata=Pu9SYfAniRX003CF54YwTADCLSK7Q2kXez7sUs9UPU%3D&reserved=0>

Note: This email address cannot accept replies. For help and advice about using our Payment Service, please visit our Support Knowledgebase at: <https://emea01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.cashflows.com%2Fsupport%2F&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7C4f42ceb6116b4defcd0508d51243c449%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C636435004627199011&sdata=e7%2FteagpxIX70JtZNCMEYJSH5MaN3RP%2FgPjx8%2Frg%2Bw%3D&reserved=0>

If you believe this email to have been sent in error and you have not requested a payments password, please contact: [support@cashflows.com](mailto:support@cashflows.com).

Kind regards,  
Support Team

<https://emea01.safelinks.protection.outlook.com/?url=www.cashflows.com&data=02%7C01%7Ckarina.baker-miles%40cashflows.com%7C4f42ceb6116b4defcd0508d51243c449%7Cb252dc60ea1344dbb39f661cc765d09e%7C0%7C0%7C636435004627199011&sdata=%2F55ZHEKJTa0mkcemsMF4YrtpHM36DkTkzM8GeIZBxc%3D&reserved=0>

Once you have reset your password, you will need to go back to your Merchant Account and continue the process.

### Invalid Authentication

• Invalid authentication information has been supplied



If you get an **‘invalid authentication’** error, this means that a password has been entered incorrectly on the previous page – don’t worry, you can either go back to the beginning and start again or give our Customer Support Team a call to speak to a member of the team for further assistance.

### When will I be paid?

Once a payment scheduler has been set up correctly, if the you have created your scheduler after the daily remittance release (not performed on a weekend or a public holiday in the UK), the funds will be paid out the following working day.

If the payment scheduler has been set up before the remittance release, the funds will be remitted out the same day.

### Methods of payment:

- **FASTER** – GBP payment to a GBP account. This usually is a same day payment but can span over 72 hours.
- **SEPA** (Single Euro Payments Area) – A payment to a bank within the EEA (example: EUR to an Irish bank) This payment can take between 1 – 2 business days
- **International** – a payment being made to a bank outside of the EEA, or a currency that is NOT GBP being paid to a GBP account (example: USD to a GBP account / GBP to a USD bank account). This payment can sometimes take up to ten business days to process depending on the receiving bank
- **CHAPS** – a CHAPS payment is a same-day transfer. This can incur a fee – check your pricing plan if you are making transfers via CHAPS payments.

SEPA and INTERNATIONAL payments will incur fees which are taken when a payment is remitted to the merchant. Therefore, if you are setting a payment scheduler, and you do not want to set a threshold and want to be paid as soon as their funds become available, set the remittance to the fee amount.

## CONTACT US

**Of course, if you feel you require further assistance, or would like to speak to a member of our support team, please do not hesitate to contact us**

**Tel: +44 (0)1223 550 920**

**Email: [support@cashflows.com](mailto:support@cashflows.com)**